

What the invention claimed is:

1. A safety payment and auto exchange-giving system for on-line trading through a communication network, comprising:

a server built therein a service content and commodity data

5 bank for application operation; and

a plurality of client side terminals respectively connected to said server, said client side terminals each comprising an operation interface adapted for enabling the user to select the desired service or commodity from said server, and an automatic
10 change-giving machine adapted to receive coins and paper currency and to give the change.